AMENDMENTS TO THE CLAIMS

1-47. (Cancel)

48. (Currently amended) A debit data validation system for a network, the system comprising:

a calling application configured to receive a request to validate debit data from a merchant, and receive transactional debit data that is to be validated;

a debit data search engine including a keying module and a matching module, wherein the debit data search engine is configured to receive the transactional debit data from the calling application, and process the transactional debit data to identify a consumer key; ~~and~~

a debit data warehouse including stored debit data, wherein the debit data warehouse is configured to retrieve the stored debit data associated with the consumer key wherein the stored debit data is representative of at least one consumer, and further wherein ~~at least one~~ the consumer key links the stored debit data gathered from a plurality of data sources ~~representative of each of the at least one consumer~~; and

wherein the calling application is further configured to process the stored debit data, determine whether to allow the debit transaction, and generate a response message to the merchant with the determination.

49. (Original) A system as claimed in claim 48, wherein the keying module performs a keying process, and further wherein the keying process includes a standardization component, a validation component, and a matching component.

50. (Currently amended) A system as claimed in claim 49, ~~wherein~~ further comprising a converter ~~is~~ adapted to be coupled to at least one of the debit data search engine and the debit data warehouse, ~~further~~ wherein the converter is coupled to at least one data source, and further wherein the at least one data source includes raw debit data representative of the at least one consumer.

51. (Original) A system as claimed in claim 50, wherein the converter performs parsing of the raw debit data, wherein parsing includes breaking a single data field into a number of representative data fields.

52. (Original) A system as claimed in claim 50, wherein the converter performs bursting of the raw debit data, wherein bursting includes separating a joint account name into at least two representative names.

53. (Original) A system as claimed in claim 50, wherein the converter includes a geographic coder adapted to correct at least one of a street name, a city, a state, a zip code,

54. (Original) A system as claimed in claim 50, wherein the raw debit data includes data from at least one of a checking account opening, a checking account closing, a savings account opening, a savings account closing, a checking account collection, an overdraft, a check order, a returned check transaction, a check printing order, an account inquiry, a retail transaction, an ATM transaction, an automated clearinghouse transaction, and an Internet transaction.

55. (Original) A system as claimed in claim 50, wherein the raw debit data includes attributes associated with the at least one consumer, and further wherein the attributes include at least one of a name, an address, a SSN, a driver's license number, a driver's license state, a bank account number, a home phone number, a work phone number, and an MICR.

56. (Original) A system as claimed in claim 55, wherein the raw debit data from the at least one data source is utilized only if it includes at least two of the attributes.

57. (Original) A system as claimed in claim 49, wherein the standardization component standardizes the raw debit data into a consistent format.

58. (Original) A system as claimed in claim 49, wherein the validation component checks the raw debit data against existing reference files to detect at least one of bad data and incorrect data.

59. (Original) A system as claimed in claim 49, wherein the matching component matches the raw debit data against the stored debit data to determine one of a first condition and a second condition, wherein the first condition is a match between the raw debit data and the stored debit data, and further wherein the second condition is no match between the raw debit data and the stored debit data.

60. (Original) A system as claimed in claim 59, wherein the raw debit data is linked to the stored debit data and thereby becomes stored debit data when the first condition is determined.

61. (Original) A system as claimed in claim 59, wherein the stored debit data and the raw debit data are representative of the same at least one consumer when the first condition is determined.

62. (Original) A system as claimed in claim 59, wherein the raw debit data is stored in the debit data warehouse and is not linked to the stored debit data and thereby becomes stored debit data not linked to existing stored debit data when the second condition is determined.

63. (Original) A system as claimed in claim 59, wherein the stored debit data and the raw debit data are not representative of the same at least one consumer when the second condition is determined.

64. (Original) A system as claimed in claim 48, wherein the at least one consumer key is thirteen bytes long with the first three bytes including a partitioning key, wherein the partitioning key determines the physical partition the stored debit data the at least one consumer key is representative of is located in.

65. (Original) A system as claimed in claim 48, wherein the at least one consumer key is identified by at least one of a name and an address.

66. (Original) A system as claimed in claim 48, wherein the matching module performs a matching process, and further wherein the matching process includes a standardization component, a validation component, and a matching component.

67. (Original) A system as claimed in claim 66, wherein the standardization component standardizes the transactional debit data into a consistent format.

68. (Original) A system as claimed in claim 66, wherein the validation component checks the transactional debit data against existing reference files to detect at least one of bad data and incorrect data.

69. (Original) A system as claimed in claim 66, wherein the matching component matches the transactional debit data against the stored debit data to determine one of a first condition and a second condition, wherein the first condition is a match between the transactional debit data and the stored debit data, and further wherein the second condition is no match between the transactional debit data and the stored debit data.

70. (Original) A system as claimed in claim 69, wherein the matching component matches the transactional debit data against the stored debit data to determine one of a first condition and a second condition using at least one matching search, and further wherein the at least one matching search include at least one of a name/address search, a name/previous address search, a name/driver's license number search, a name/phone search, a name/MICR search, a MICR/phone search, and a MICR/address search.

71. (Original) A system as claimed in claim 70, wherein the matching module is configured to generate an order of matching searches performed when at least two matching searches are performed.

72. (Original) A system as claimed in claim 70, wherein the at least one matching search is performed using a fuzzy matching process.

73. (Original) A system as claimed in claim 70, wherein the at least one matching search is performed using a hardkey matching process.

74. (Original) A system as claimed in claim 69, wherein the calling application is further configured to receive the at least one consumer key representative of the consumer the stored debit data the transactional debit data was matched to is representative of when the first condition is determined.

75. (Original) A system as claimed in claim 69, wherein the calling application receives the stored debit data the transactional debit data was matched to when the second condition is determined.

76. (Currently amended) A method of conducting a debit data validation of a consumer involved in a debit transaction, the method comprising:

receiving a request from a merchant to validate debit data of the consumer involved in a debit transaction;

receiving transactional debit data that is to be validated; ~~and~~

retrieving a consumer key based on at least a portion of the transactional debit data, the consumer key linking debit data from a plurality of data sources;

analyzing the debit data associated with the consumer key; and

generating a response message to the ~~request to validate debit data of the consumer involved in a debit transaction~~ merchant, wherein the response message is indicative of one of a first condition and a second condition, wherein the first condition is a validation of the debit data, and further wherein the second condition is a lack of validation of the debit data of the consumer.